



**UNITES STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Order Filed on January 8, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

FRENKEL LAMBERT WEISS WEISMAN & GORDON, LLP
80 Main Street, Suite 460
West Orange, NJ 07052
973- 325-8800
File No.: 03-016921-B01
Douglas McDonough, Esq.
Attorney ID: DM0973
DMcDonough@flwlaw.com
Attorney for BANK OF AMERICA, N.A., Secured Creditor

Case No.: **16-14774-JNP**

Chapter 13

Judge Jerrold N. Poslusny, Jr.

In Re:

Rose Ann Bolton

Debtor(s).

ORDER RESOLVING CERTIFICATION OF DEFAULT

Recommended Local Form Modified

The relief set forth on the following page, numbered two (2) through four (4), is hereby

ORDERED.

DATED: January 8, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Debtor: **Rose Ann Bolton**
Case No.: **16-14774-JNP**
Caption of Order: **Order Resolving Certification of Default**

Upon the Certification of Default of BANK OF AMERICA, N.A. (the “Movant”), under Bankruptcy Code section 362(d) for relief from the automatic stay (the “Motion”) as to certain real property commonly known as 39 Orchard Drive, Winslow, New Jersey 08081 (the “Collateral”), and the Debtor(s) having opposed the Certification of Default, and the Court having considered the submissions of the parties, and argument, if any, and for cause shown, it is ORDERED that the stay shall continue against the Collateral, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- a. The account is overdue for 2 months, from November 2019 through December 2019.
- b. The account is overdue for 2 payments of \$699.30 per month.
- c. The account has been assessed for no late charges.
- d. Movant acknowledges suspense funds in the amount of \$342.50.
- e. Based on 1.a. through 1.d, the total arrearages due through December 2019 is \$1,056.10.

2. Debtor(s) shall cure all post-petition arrearages outlined in Paragraph 1, above, as follows:

- a. Beginning on January 1, 2020, Additional Monthly Cure Payments shall be made in the amount of \$264.03.
 - i. These Additional Monthly Cure Payments shall be made for 4 months.

Debtor: **Rose Ann Bolton**

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Caption of Order: **Order Resolving Certification of Default**

ii. These Additional Monthly Cure Payments shall be made

to Movant at the following address:

Bank of America
PO Box 660933
Dallas, TX 75266

3. Beginning in January 2020, Debtor(s) shall resume making regular monthly mortgage payments.

a. These regular monthly mortgage payments shall be made to Movant at the following address:

Bank of America
PO Box 660933
Dallas, TX 75266

4. If any payments outlined in this Order are not made within thirty (30) days of the date the payment is due, then the Movant may obtain an Order Vacating the Automatic Stay as to the Collateral by filing with the Bankruptcy Court a Certification of Default specifying the failure to comply with this Order.

5. In the event this case is converted to Chapter 7, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion to bring the account contractually current.

a. If the loan is not brought current after conversion, Movant may file a Certification of Default with the Court.

6. This Order survives any loan modification between the Movant and the Debtor(s) agreed to and executed during the instant bankruptcy proceeding.

Debtor: **Rose Ann Bolton**

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- a. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, Movant may file a Certification of Default with the Court.
 7. Any Certification of Default filed pursuant to the Order shall be served on the Chapter 13 Trustee, the Debtor(s) and Counsel for the Debtor(s).
 8. The Movant is awarded attorney's fees of \$250.00, to be paid through the Chapter 13 Plan

Certificate of Notice Page 5 of 5

United States Bankruptcy Court
District of New Jersey

In re:
Rose Ann Bolton
Debtor

Case No. 16-14774-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db +Rose Ann Bolton, 39 Old Orchard Dr., Sicklerville, NJ 08081-3057

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

Andrew B. Finberg on behalf of Debtor Rose Ann Bolton andy@sjbankruptcylaw.com,
abfecf@gmail.com;finbergar39848@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas J. McDonough on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Sean M. O'Brien on behalf of Creditor BANK OF AMERICA, N.A. DMcDonough@flwlaw.com
TOTAL: 7